Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 1 of 42

B1 (Official Form 1) (04/13)

D1 (Official Form 1) (04/15)				
	Bankruptcy Co trict of Tennesse			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Hensley, Evylene		Name of Joint Debtor (Spo	ouse) (Last, First, Mi	ddle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by (include married, maiden, and		the last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (In (if more than one, state all):  xxx-xx-0699	ΓΙΝ)/Complete EIN	Last four digits of Soc. Se (if more than one, state all):	ec. or Individual-T	axpayer I.D. (ITIN)/Complete EIN
Street Address of Debtor (No. & Street, City, and State):		Street Address of Joint De	ebtor (No. & Street,	City, and State):
901 Coleman Road	[			
Tazewell, TN 37879	ZIP CODE <b>37879-0000</b>			ZIP CODE
County of Residence or of the Principal Place of Business: Claiborne		County of Residence or or	f the Principal Plac	ce of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint address):	Debtor (if different	from street
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if different	from street address above)	):		<u> </u>
Type of Debtor (Form of Organization) (Check one box.)	Nature	e of Business k one box.)		Bankruptcy Code Under Which ition is Filed (Check one box)
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busines Single Asset Real Es 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	is state as defined in 11 U.S.C. §	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors		empt Entity		Nature of Debts
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-	x, if applicable.) exempt organization under United States Code (the ae Code).	debts, def 101(8) as individual	primarily consumer ined in 11 U.S.C. \$ "incurred by an primarily for a family, or household" Debts are primarily business debts.
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debt	ors
Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check if:  Debtor's aggregate nonce affiliates) are less than \$2,490 years thereafter).  Check all applicable boxes:  A plan is being filed with	siness debtor as definentingent liquidated 0,925 (amount subjections).	n 11 U.S.C. § 101(51D).  ted in 11 U.S.C. § 101(51D).  debts (excluding debts owed to insiders or ct to adjustment on 4/01/16 and every three details on the control of the
Statistical/Administrative Information		in accordance with 11 U	.S.C. § 1126(b).	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded as		paid, there will be no funds ava	ailable for distributio	
to unsecured creditors.  Estimated Number of Creditors	5001- 10,000 10,000 25,00			
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,000 \$50,000 \$100,000 \$500,000 to \$1 to \$10 million  Estimated Liabilities	01 \$10,000,001 \$50,0 to \$50 to \$10 million millio	00 to \$500 to \$1	,000,001 More than billion \$1 billion	

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 3 of 42

B1 (Official Form 1) (04/13)

Page 3

Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Evylene Hensley			
All Prior Bankruptcy Cases Filed Within Las	tt 8 Years (If more than two, attach additional sheet.)  Case Number:	Date Filed:		
Location Where Filed: - None -	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner, or				
Name of Debtor: - <b>None</b> -	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is an ind whose debts are primarily consumer I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may procor 13 of title 11, United States Code, and have explain each such chapter. I further certify that I delivered to required by 11 U.S.C. § 342(b).  /s/ Richard M. Mayer	debts.) g petition, declare that I eed under chapter 7, 11, 12, ed the relief available under		
Exhibit A is attached and made a part of this petition.	X /s/ John P. Newton	09/28/2013		
Exhi	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is alleged to p  Yes, and Exhibit C is attached and made a part of this petition.  No		c health or safety?		
Exhibit D completed and signed by the debtor is attached and made a part of this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made.				
Information Regardin				
(Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da	f business, or principal assets in this District for 180 day tys than in any other District.	s immediately		
☐ There is a bankruptcy case concerning debtor's affiliate, general part ☐ Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a concerning District, or the interests of the parties will be served in regard to the	e of business or principal assets in the United States in t defendant in an action or proceeding [in a federal or sta			
Certification by a Debtor Who Reside (Check all app	1 0			
Landlord has a judgment against the debtor for possession of debtor following.)				
(Name of landlord that obtained judgment)				
(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are cip permitted to cure the entire monetary default that gave rise to the jude possession was entered, and				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certific	cation. (11 U.S.C. § 362(1)).			

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 4 of 42

B1 (Official Form 1) (04/13)

Page 4

Voluntary Petition	Name of Debtor(s):
This page must be completed and filed in every case)	Evylene Hensley
	gnatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	foreign proceeding, and that I am authorized to file this petition.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Evylene Hensley	granting recognition of the foreign main proceeding is attached.
Signature of Debtor Evylene Hensley	X (Signature of Foreign Representative)
X Signature of Joint Debtor	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
09/28/2013	Date
Date	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
/s/ Richard M. Mayer	
X /s/ John P. Newton	
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
Richard M. Mayer / John P. Newton 5534 / 10817	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and
Printed Name of Attorney for Debtor(s)	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if
Law Offices of Mayer & Newton Firm Name	rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting
1111 Northshore Drive S-570 Knoxville, TN 37919	a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that
Address Email:mayerandnewton@mayerandnewton.com (865) 588-5111 Fax:(865) 588-6143	section. Official form 19 is attached.
Telephone Number <b>09/28/2013</b>	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Fin a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	
	Address
<b>Signature of Debtor (Corporation/Partnership)</b> declare under penalty of perjury that the information provided in this petition	
rue and correct, and that I have been authorized to file this petition on behalf o he debtor.	Date
The debtor requests relief in accordance with the chapter of title 11, United States.	
Code, specified in this petition.	
X	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not
Title of Authorized Individual	an individual
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. 8.110-18.11.S.C. 8.156

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 5 of 42

B 1D (Official Form 1, Exhibit D) (12/09)

### **United States Bankruptcy Court Eastern District of Tennessee**

		Eastern District of Tennessee		
In re	Evylene Hensley	•	Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 6 of 42

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
mental deficiency so as to be incapable of reafinancial responsibilities.);  □ Disability. (Defined in 11 U.S.C. §	\$ 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to  109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Evylene Hensley Evylene Hensley
Date: 09/28/2013	

Certificate Number: 15317-TNE-CC-021756057



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>September 3, 2013</u>, at <u>11:02</u> o'clock <u>AM PDT</u>, <u>Evylene Hensley</u> received from <u>Access Counseling, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Eastern District of Tennessee</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: September 3, 2013 By: /s/Rose Benito

Title: Counselor

Name: Rose Benito

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 8 of 42

B7 (Official Form 7) (04/13)

### **United States Bankruptcy Court Eastern District of Tennessee**

In re	Evylene Hensley		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$4,382.16 2012: Earnings** 

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$10,080.00 2013-SS to Present** 

\$15,120.00 2012-SS \$15,120.00 2011-SS B7 (Official Form 7) (04/13)

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING** TRANSFERS

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF DATE OF SEIZURE BENEFIT PROPERTY WAS SEIZED **PROPERTY** 

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 10 of 42

B7 (Official Form 7) (04/13)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

#### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Offices of Mayer & Newton 1111 Northshore Drive S-570 Knoxville, TN 37919

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR Attorney fees paid as set forth in

**Attorney Disclosure Statement** 

OR DESCRIPTION AND VALUE OF PROPERTY

### Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 11 of 42

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PAYEE

Access Counseling, Inc. 633 W. 5th Street, Ste. 26001 Los Angeles, CA 90071 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 9/3/2013 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

25.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR Lisa Whitaker & Scott Hensley

DATE **2013** 

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Doublewide & 2 acres located at:

901 Coleman Road Tazewell, TN 37879

Value: \$18,000.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Case 3:13-bk-33577 Page 12 of 42 Document

B7 (Official Form 7) (04/13)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 187 Harrell Lane Tazewell TN

NAME USED **Evylene Hensley**  DATES OF OCCUPANCY

2008 - 09/2011

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

LAW

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 13 of 42

B7 (Official Form 7) (04/13)

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 14 of 42

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 15 of 42

B7 (Official Form 7) (04/13)

Q

#### 25. Pension Funds.

None If the de

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 16 of 42

B7 (Official Form 7) (04/13)

Q.

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	09/28/2013	Signature	/s/ Evylene Hensley
		-	Evylene Hensley
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 17 of 42

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Eastern District of Tennessee**

In re	Evylene Hensley		Case No.	
_		Debtor		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	3,080.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		43,038.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,260.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,253.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	3,080.00		
			Total Liabilities	43,038.00	

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 18 of 42

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Eastern District of Tennessee**

In re	Evylene Hensley		Case No.		
-	<u> </u>	Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,260.00
Average Expenses (from Schedule J, Line 18)	1,253.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		43,038.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		43,038.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 19 of 42

B6A (Official Form 6A) (12/07)

In re	Evylene Hensley	Case No.	
-		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

0.00

Total >

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 20 of 42

B6B (Official Form 6B) (12/07)

In re	Evylene Hensley	Case No	
_		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand		Cash	-	20.00
2.	Checking, savings or other financial		First Century Bank/Checking Act.	-	5.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Enrichment Fed. CU/Savings Act.	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		LR Suit, DR Suit, Refrigerator, TV, BR Suit, Kitchen Table, Stove, Kitchen Utensils	-	950.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing	-	100.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 1,080.00 (Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 21 of 42

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Evylene Hensley		Case No.	
-		Debtor	-,	

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N		TT1 J	Cymmont XI-1f
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(°	Sub-Total of this page)	nl > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 22 of 42

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Evylene Hensley	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	01 Dodge Van (150,000 miles)	-	2,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Sub-Total > 2,000.00 (Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 23 of 42

B6B (Official Form 6B) (12/07) - Cont.

In re	Evylene Hensley	Case No
		Debtor
		SCHEDULE B - PERSONAL PROPERTY

	(Continuation Sheet)		
N	Description and Location of December.	Husband,	Current Value of
O		Wife.	Debtor's Interest in Property,

Type of Property Description and Location of Property N E Joint, or without Deducting any Community Secured Claim or Exemption The market values listed with regard to all items in 0.00 35. Other personal property of any kind Schedule B represent the debtor's opinion as to the not already listed. Itemize. market value. The sole opinion of the Debtor(s) was arrived without resort to the outside sources and are based upon their view of sales of used personal property in "as is" condition considering a relatively quick sale in the open market place. The "market value" is not intended to indicate original cost or replacement value as may be used for

homeowners insurance or other legal purposes.

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 3,080.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 24 of 42

B6C (Official Form 6C) (4/13)

In re	Evylene Hensley		Case No.	
•		Debtor	-7	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 II C C 8522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	Tenn. Code Ann. § 26-2-103	20.00	20.00
Checking, Savings, or Other Financial Accounts, C First Century Bank/Checking Act.	ertificates of Deposit Tenn. Code Ann. § 26-2-103	5.00	5.00
Enrichment Fed. CU/Savings Act.	Tenn. Code Ann. § 26-2-103	5.00	5.00
Household Goods and Furnishings LR Suit, DR Suit, Refrigerator, TV, BR Suit, Kitchen Table, Stove, Kitchen Utensils	Tenn. Code Ann. § 26-2-103	950.00	950.00
Wearing Apparel Clothing	Tenn. Code Ann. § 26-2-104	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Dodge Van (150,000 miles)	Tenn. Code Ann. § 26-2-103	2,000.00	2,000.00

Total: 3,080.00 3,080.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 25 of 42

**B6D** (Official Form 6D) (12/07)

In re	Evylene Hensley	Case No.	
_		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors hold:	ıng	seci	ired claims to report on this Schedule D.					
CREDITOR'S NAME	C	Hu	sband, Wife, Joint, or Community	C	U	P	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZF_ZGEZF	QDH_D	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$	Щ				
continuation sheets attached			S (Total of th	ubto nis p				
			(Report on Summary of Sci		ota ule		0.00	0.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 26 of 42

B6E (Official Form 6E) (4/13)

•		
In re	Evylene Hensley	Case No.
-		, Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Entolines and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 27 of 42

R6F	(Official	Form	(F)	(12/07)
DOF (	Omciai	rorm	OF )	114/0//

In re	Evylene Hensley	Case No.
	Debtor	,

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check this con it decior has no creations nothing unsecure			is to report on and benedule 1.					
CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	C	U	D	- 1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	G E	コーベコーロ	S P U T E D		AMOUNT OF CLAIM
Account No. xxxxxxU241		Г	2012	T	A T		T	
Creditor #: 1 Apria Healthcare P.O. Box 802017 Chicago, IL 60680-2017		  -	Medical Expenses		E D			
								213.00
Account No. xxxxxxxx7472			2012					
Creditor #: 2 Capital One P.O. Box 71083 Charlotte, NC 28272-1083		  -	Credit Card					
								3,438.00
Account No. 794806240						Г		
Nelson Watson & Associates P.O. Box 1299 Haverhill, MA 01831-1799			Notice Purposes Capital One					Notice Only
Account No. xxxx-xxxx-xxxx-0343		Г	2012	П		Г	İ	
Creditor #: 3 Capital One P.O. Box 60500 City of Industry, CA 91716-0500		_	Credit Card					
								614.00
_4 continuation sheets attached			S (Total of the	Subt his p			Ţ	4,265.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 28 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Evylene Hensley		Case No	
_		Debtor		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1275			2012 Credit Card	T	E		
Creditor #: 4 Citi P.O. Box 6004 Sioux Falls, SD 57117-6004		-	Credit Card				5,497.00
Account No. 9963			2012				
Creditor #: 5 Citi P.O. Box 6004 Sioux Falls, SD 57117-6004		-	Credit Card				3,995.00
Account No. ORVILLEHENSLEY	t		2013			T	
Creditor #: 6 Coffey Funeral Home 937 Broad Street Tazewell, TN 37879		-	Funeral Expenses				4,712.00
Account No. 8102			2012				
Creditor #: 7 Discover P.O. Box 6103 Carol Stream, IL 60197-6103		-	Credit Card				3,258.00
Account No. 13-17163							
Law Offices of Nathan & Nathan, PC PO Box 1715 Birmingham, AL 35201			Notice Purposes Discover				Notice Only
Sheet no1 of _4 sheets attached to Schedule of				Sub			17,462.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	,.52.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 29 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Evylene Hensley	Case No	_
_		Debtor	

Г	_			<del></del>	1	-	T
CREDITOR'S NAME,	CODE BT	ı	sband, Wife, Joint, or Community	CONT	N	DISPUTED	
MAILING ADDRESS INCLUDING ZIP CODE,	D E	H W	DATE CLAIM WAS INCURRED AND	I N	ľ	S P	
I THIS HECCOTI HOMBER		J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N	Ü	Ī	AMOUNT OF CLAIM
(See instructions above.)	O R	С	is subject to seture, so state.	N G E N	Ď	D	
Account No. xxxxxxxxxx4515			2012	<b>↑</b> ₹	UNLIQUIDATE		
Creditor #: 8			Medical Expenses	$\vdash$	D		
Emergency Coverage Corp							
3429 Regal Drive		-					
Alcoa, TN 37701-3265							
							85.00
Account No.				T			
Alcoa Billing Center			Notice Purposes				
3429 Regal Dr			Emergency Coverage Corp				Notice Only
Alcoa, TN 37701-3265			gancy correspond				, <b>,</b>
Account No.				+			
Emergency Coverage Corp			Notice Purposes				
P.O. Box 636019			Emergency Coverage Corp				Notice Only
Cincinnati, OH 45263-6019							
Account No. xxx1540			2012	+			
Creditor #: 9			Signature Loan				
Enrichment Federal Credit Union							
P.O. Box 883		-					
Oak Ridge, TN 37831							
							2 450 00
Account No. xxxxx0175	$\dashv$		2012	+			3,450.00
Creditor #: 10			Signature Loan				
Home Federal Bank			-				
1602 Cumberland Avenue		-					
Middlesboro, KY 40965							
							2,222.00
Sheet no. 2 of 4 sheets attached to Schedule of				Sub			5,757.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	3,737.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 30 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Evylene Hensley	Case No
_		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	DZLLQULDAFED	DISPUTED	AMOUNT OF CLAIM
Account No. x8541  Creditor #: 11 JC Penney/GECRB P.O. Box 960090  Orlando, FL 32896-0090		-	2012 Credit Card	Ť	T E D		1,435.00
Account No. xxxxxxxxxx4949  Creditor #: 12 Lowes P.O. Box 530914 Atlanta, GA 30353-0914		-	2012 Credit Card				3,661.00
Account No. x6611  Creditor #: 13 Security Finance 418 Broad Street New Tazewell, TN 37825		-	2013 Signature Loan				1,210.00
Account No. xxxxx8376  Creditor #: 14 Sheffield P.O. Box 1704 Clemmons, NC 27012	x	-	2012 Deficiency Balance (4 Wheeler)				9,000.00
Account No. xxxxxxx/xxx1600  Creditor #: 15 TCCA 221 E Main St PO Box 1503 Morristown, TN 37816		-	2012 Medical Expenses				201.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			15,507.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 31 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Evylene Hensley	Case No
		Debtor

	Lc	11	sband, Wife, Joint, or Community	16		_	1
CREDITOR'S NAME,	Ĭĕ		Spand, whie, John, or Community	CO	Ň	Ĭ	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	N T I	DZ LL Q D L	P	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	U	T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	I D	E D	
Account No. xxxxxxxx7936	H		2012	N T	DATED		
Creditor #: 16	1		Medical Expenses		D		
Vista Radiology			•	Г			
Dept. 888302		-					
Knoxville, TN 37995-8302							
							47.00
Account No.	┢						
The country of	┨						
Account No.	┢	$\vdash$		┢			
	ł						
Account No.	┢			┝			
Account No.	ł						
	_						
Account No.	1						
Sheet no. 4 of 4 sheets attached to Schedule of	_	_		Sub	tota	1	47.65
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	47.00
				7	ota	1	
			(Report on Summary of So				43,038.00

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 32 of 42

B6G (Official Form 6G) (12/07)

_			
In re	Evylene Hensley	Case No	
_		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 33 of 42

B6H (Official Form 6H) (12/07)

In re	Evylene Hensley	Case No
_		,

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Christopher Chittum
903 Coleman Road
Tazewell, TN 37879

NAME AND ADDRESS OF CREDITOR

Sheffield
P.O. Box 1704
Clemmons, NC 27012

## Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 34 of 42

B6I (Off	cial Form 6I) (12/07)			
In re	Evylene Hensley		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEP	BTOR AND SPOUSE		
Widowed	RELATIONSHIP(S): None.	AGE(S):		
Employment:	DEBTOR	SPOUSE		
Occupation				
Name of Employer	**Retired**			
How long employed				
Address of Employer				
INCOME: (Estimate of average	e or projected monthly income at time case filed)	DEBTOR		SPOUSE
1. Monthly gross wages, salary,	and commissions (Prorate if not paid monthly)	\$0.00	\$	N/A
2. Estimate monthly overtime		\$ 0.00	\$	N/A
3. SUBTOTAL		\$	\$	N/A
4. LESS PAYROLL DEDUCTI				
<ul> <li>a. Payroll taxes and social</li> </ul>	security	\$0.00	\$	N/A
b. Insurance		\$ 0.00	. \$_	N/A
c. Union dues		\$ 0.00	. \$_	N/A
d. Other (Specify):		\$ 0.00	. \$ _	N/A
_		\$	. 5_	N/A
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$0.00	\$_	N/A
6. TOTAL NET MONTHLY TA	AKE HOME PAY	\$0.00	\$	N/A
7. Regular income from operation	on of business or profession or farm (Attach detailed statement)	\$ 0.00	\$	N/A
8. Income from real property		\$ 0.00	\$	N/A
9. Interest and dividends		\$ 0.00	\$	N/A
dependents listed above	pport payments payable to the debtor for the debtor's use or that	\$ <b>0.00</b>	\$	N/A
11. Social security or governme (Specify): <b>SS</b>		\$ 1,260.00	¢	N/A
(Specify):		\$ 1,260.00 \$ 0.00		N/A N/A
12. Pension or retirement incom	P	\$ 0.00	·	N/A
13. Other monthly income		Ψ	Ψ_	IV/A
(Specify):		\$ 0.00	\$	N/A
		\$ 0.00	\$	N/A
14. SUBTOTAL OF LINES 7 T	CHROUGH 13	\$1,260.00	\$	N/A
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$ 1,260.00	\$	N/A
16. COMBINED AVERAGE M	IONTHLY INCOME: (Combine column totals from line 15)	\$	1,260	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is a substitute cook for the school system. Her pay fluctuates between \$0.00 and \$300.00 per month.

# Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 35 of 42

B6J (Offi	icial Form 6J) (12/07)			
In re	Evylene Hensley		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 2	rate. The a	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	135.00
b. Water and sewer	\$	22.00
c. Telephone	\$	40.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	100.00
5. Clothing	\$ ——	100.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	ф ——	0.00
8. Transportation (not including car payments)	\$ <del></del>	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <del></del>	0.00
10. Charitable contributions	\$ <del></del>	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ <del></del>	0.00
c. Health	\$	98.00
d. Auto	\$	33.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	25.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	\$	1,253.00
Tono		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	1,260.00
b. Average monthly expenses from Line 18 above	\$	1,253.00
c. Monthly net income (a. minus b.)	\$	7.00

Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Case 3:13-bk-33577

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 36 of 42

### **United States Bankruptcy Court Eastern District of Tennessee**

In re	Evylene Hensley			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	ON CONCERN	ING DEBTOR	R'S SCHEDULI	ES
	DECLARATION UN	DER PENALTY (	OF PERJURY BY	INDIVIDUAL DEF	BTOR
	I declare under penalty of per	riury that I have re	ad the foregoing su	ımmarv and schedul	es, consisting of
	sheets, and that they are true a	• •		•	_
Doto	00/29/2012	Cianatura	/s/ Evylone Hons	clov	
Date	09/28/2013	Signature	/s/ Evylene Hensley	-	
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF TENNESSEE

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

### Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 38 of 42

Form B 201A, Notice to Consumer Debtor(s)

Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Case 3:13-bk-33577 Page 39 of 42 Document

B 201B (Form 201B) (12/09)

	Uni	ted States Bankruptcy C Eastern District of Tennesse		
In re	Evylene Hensley		Case No.	
		Debtor(s)	Chapter	7
Code.		OF NOTICE TO CONSU 42(b) OF THE BANKRUF  Certification of Debtor  ave received and read the attached	PTCY CODE	
	ne Hensley	X /s/ Evylene	Hensley	09/28/2013
Printed	Name(s) of Debtor(s)	Signature of	Debtor	Date
Case N	Jo. (if known)	X		
		Signature of	f Joint Debtor (if any	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification. Case 3:13-bk-33577 Doc 1 Filed 10/03/13 Entered 10/03/13 20:07:27 Desc Main Document Page 40 of 42

## **United States Bankruptcy Court Eastern District of Tennessee**

In re	Evylene Hensley		Case No.	
		Debtor(s)	Chapter	7

### **VERIFICATION OF CREDITOR MATRIX**

The above Debtor(s) hereby verifies under the penalty of perjury under the laws of the United States of America that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:	09/28/2013	/s/ Evylene Hensley	
		Evylene Hensley	
		Signature of Debtor	
Date:	09/28/2013	/s/ Richard M. Mayer /s/ John P. Newton	
		Signature of Attorney Richard M. Mayer / John P. Newton Law Offices of Mayer & Newton 1111 Northshore Drive S-570 Knoxville, TN 37919 (865) 588-5111 Fax: (865) 588-6143	

Alcoa Billing Center 3429 Regal Dr Alcoa, TN 37701-3265

Apria Healthcare P.O. Box 802017 Chicago, IL 60680-2017

Capital One P.O. Box 71083 Charlotte, NC 28272-1083

Capital One P.O. Box 60500 City of Industry, CA 91716-0500

Christopher Chittum 903 Coleman Road Tazewell, TN 37879

Citi P.O. Box 6004 Sioux Falls, SD 57117-6004

Coffey Funeral Home 937 Broad Street Tazewell, TN 37879

Discover P.O. Box 6103 Carol Stream, IL 60197-6103

Emergency Coverage Corp 3429 Regal Drive Alcoa, TN 37701-3265

Emergency Coverage Corp P.O. Box 636019 Cincinnati, OH 45263-6019

Enrichment Federal Credit Union P.O. Box 883
Oak Ridge, TN 37831

Home Federal Bank 1602 Cumberland Avenue Middlesboro, KY 40965

JC Penney/GECRB P.O. Box 960090 Orlando, FL 32896-0090

Law Offices of Nathan & Nathan, PC PO Box 1715 Birmingham, AL 35201 Lowes P.O. Box 530914 Atlanta, GA 30353-0914

Nelson Watson & Associates P.O. Box 1299 Haverhill, MA 01831-1799

Security Finance 418 Broad Street New Tazewell, TN 37825

Sheffield P.O. Box 1704 Clemmons, NC 27012

TCCA
221 E Main St
PO Box 1503
Morristown, TN 37816

Vista Radiology Dept. 888302 Knoxville, TN 37995-8302